

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A method for transferring a credit amount out of an online system using a money order, the method comprising:

receiving pay-out instructions at a server computer system from a wide-area computer network coupled to a payor, wherein the pay-out instructions **include are chosen from a group consisting of** at least two of a payee, a delivery location, and the credit amount;

determining a first handler associated with the payor, **wherein:**

the available first handlers are chosen from a group consisting of:

at least one of a debit card handler, a bank handler, and a credit card handler, and

at least one available first handler is chosen from a second group consisting of a promotion handler and a money order handler;

transferring the credit amount from the first handler to the online system;

determining a second handler for preparation of the money order according to the pay-out instructions; and

sending the pay-out instructions to the second handler.

2. (Original) The method for transferring the credit amount out of the online system using the money order as recited in claim 1, wherein the delivery location is chosen from a group consisting of an agent location and an address of the payee.

3. (Original) The method for transferring the credit amount out of the online system using the money order as recited in claim 1, further comprising steps of:

receiving the pay-out instructions at the second handler;
printing the money order according to the pay-out instructions; and
sending the money order to the delivery location.

4. (Original) The method for transferring the credit amount out of the online system using the money order as recited in claim 1, further comprising steps of:

receiving the pay-out instructions at the second handler;
printing the money order according to the pay-out instructions; and
holding the money order at the second handler for pick-up by the payee.

5. (Original) The method for transferring the credit amount out of the online system using the money order as recited in claim 1, further comprising a step of storing the credit amount in a stored value fund associated with one of the payor and the payee.

6. (Original) The method for transferring the credit amount out of the online system using the money order as recited in claim 1, wherein the second handler is an agent location capable of printing money orders.

7. (Original) The method for transferring the credit amount out of the online system using the money order as recited in claim 1, further comprising steps of:

creating a temporary stored value fund for the payee; and
storing the credit amount in the stored value fund.

8. (Original) The method for transferring the credit amount out of the online system using the money order as recited in claim 1, further comprising steps of:

storing the credit amount in a first stored value fund associated with the payor;
and

transferring the credit amount from the first stored value fund to a second stored value fund associated with the payee.

9. (Cancelled)

10. (Currently Amended) A method for transferring a credit amount out of an online system using a payment instrument, the method comprising:

receiving pay-out instructions at a server computer system from a wide-area computer network coupled to a payor, wherein the pay-out instructions **include are chosen from a group consisting of** at least two of a payee, a delivery location, and the credit amount;

determining a first handler associated with the payor;

transferring the credit amount from the first handler to the online system;

creating a temporary stored value fund for one of the payor and the payee if a stored value fund does not exist for the one;

storing the credit amount in the temporary stored value fund, **wherein the temporary stored value fund is the online system;**

determining a second handler for preparation of the payment instrument according to the pay-out instructions;

sending the pay-out instructions to the second handler; and

transferring the credit amount from the temporary stored value fund to the second handler.

11. (Original) The method for transferring the credit amount out of the online system using the payment instrument as recited in claim 10, wherein the payment instrument is chosen from the group consisting of: a money order, a cashiers check, a tellers check, a certified check, a gift certificate, and a coupon.

12. (Currently Amended) The method for transferring the credit amount out of the online system using the payment instrument as recited in claim 10, further comprising a step

of electronically notifying at least one of the payor and payee of the payment instrument, wherein the electronic notification **includes is chosen from a group consisting of** at least one of a web page, an instant message, an e-mail message, a pager message, and a wireless phone message.

13. (Original) The method for transferring the credit amount out of the online system using the payment instrument as recited in claim 10, wherein the server computer system comprises a plurality of computers coupled together by a computer network.

14. (Currently Amended) The method for transferring the credit amount out of the online system using the payment instrument as recited in claim 10, wherein the first handler **includes is chosen from a group consisting of** at least one of a bank **service**, a credit card **company service**, a debit card **company service**, an agent location, a stored value fund, and an airline mileage program.

15. (Currently Amended) The method for transferring the credit amount out of the online system using the payment instrument as recited in claim 10, wherein the second handler **includes is chosen from a group consisting of** at least one of a gift certificate **issuer issuing service**, an electronic gift certificate **issuer issuing service**, and a money order **issuer issuing service**.

16. (Original) The method for transferring the credit amount out of the online system using the payment instrument as recited in claim 10, wherein the credit amount corresponds to at least one of: currency, monetary value, airline mileage, promotional program points, gift certificate credit, and commodities.

17. (Original) The method for transferring the credit amount out of the online system using the payment instrument as recited in claim 10, further comprising steps of:
retrieving a trigger condition that initiates the second-listed transferring step; and
determining when the trigger condition is satisfied.

18. (Currently Amended) The method for transferring the credit amount out of the online system using the payment instrument as recited in claim 17, wherein the trigger condition **includes is chosen from a group consisting of** at least one of:

- a credit balance in the stored value fund meeting a threshold; and
- a period of time expiring.

19. (Original) The method for transferring the credit amount out of the online system using the payment instrument as recited in claim 10, wherein the payor, the first handler, the second handler and the payee are remotely located with respect to each other.

20. (Cancelled)

21. (Currently Amended) A method for transferring a credit amount out of an online system using a payment instrument, the method comprising:

receiving pay-out instructions at a server computer system from a wide-area computer network coupled to a payor, wherein the pay-out instructions **include are chosen from a group consisting of** at least two of a payee, a delivery location, and the credit amount;

determining a first handler associated with the payor;

transferring the credit amount from the first handler to the online system;

storing the credit amount in a stored value fund associated with one of the payor and payee;

determining a second handler for preparation of the payment instrument according to the pay-out instructions, **wherein:**

the second handler is one of a plurality of second handlers, and

the second handlers is chosen from a group consisting of:

at least one of a debit card handler, a bank handler, and a credit card handler, and

**at least one available second handler is chosen
from a second group consisting of a promotion handler and a
money order handler;**

sending the pay-out instructions to the second handler; and

transferring the credit amount from the stored value fund to the second handler.

22. (Original) The method for transferring the credit amount out of the online system using the payment instrument as recited in claim 21, wherein the payment instrument is chosen from the group consisting of: a money order, a cashiers check, a tellers check, a certified check, a gift certificate, and a coupon.

23. (Cancelled)